



# THE MAGNET™

NORTH CAROLINA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION



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[www.MAGMutual.com](http://www.MAGMutual.com)

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## Making It Easier to Do Business with Us

We want to know what you think and we listen to what you tell us. This September, MAG Mutual Insurance Agency, LLC mailed a customer service survey to see if the changes we've been making in our service processes are working.

According to the nearly 300 responses we received from our physician-policyholders and practice managers, the improvements we've made in technology, personnel and training are making it easier for you. We're happy to report that you're giving us high marks in all phases of the service we provide:

- **80%** of respondents rated the ease of getting requests handled as a 9 or 10 (10 being the highest score);
- **82%** responded that one call did it all and there was no need for a follow-up or second call;
- **77%** rated the timeliness/speed of completing their request as a 9 or 10;
- **86%** rated the professionalism, courtesy and knowledge of our team as 9 or 10.

The information gleaned from this survey and continuing audits of calls will help us further improve your service. If you have any questions, suggestions or comments, please call **1-800-282-4882** and press option #4. 📞

## Take This Self-Assessment Test

Completing regular audits of your practice and creating QI initiatives based on the results is a good habit to start. There are many risk assessment tools out there. One, available to you at no cost as a MAG Mutual insured through our partnership with the ECRI Institute, culls information from multiple associations and regulatory bodies.

Go to [www.magmutual.com](http://www.magmutual.com), select the ECRI Patient Safety Website button under "New Risk Management and Patient Safety Tools." Follow the instructions to log on. On the ECRI home page, select "Self-Assessment Questionnaires," and then choose "Physician Practice Risk Management." 📞

## Risk Management & Patient Safety Dept. Tips

### Tips to Avoid Risk Management Pitfalls Inherent with EMRs

The adoption of an EMR system comes with pros and cons. Studies have shown EMRs can reduce the number of malpractice claims you may face. The benefits experienced with a successful EMR implementation include: integrated clinical decision-making tools to reduce adverse events; more thorough documentation on care decisions and rationale to help defend against malpractice claims; messaging ability to improve communication between provider and patient; and documentation of compliance with informed consent procedures.

However, there are also clear pitfalls in adopting an EMR system, including: documentation gaps created during the transition to EMRs; inadequate training on use of systems; system "bugs"; providers not documenting thoroughly enough; more thorough documentation presenting more "discoverable" information during litigation.

E-mailing care advice without thorough patient examinations and failure to follow clinical care guidelines without appropriate documentation as to rationale are also issues. And, failure to reply to patient e-mails in a timely manner could represent negligence.

Consider these tips during EMR implementation to mitigate pitfalls:

- Block the system from automatically importing data from previous progress notes into current ones.
- Prior to implementation, ensure all processes, systems, and forms are synchronous so every physician, staff member does the same thing in the same way.
- Develop a written policy and procedure as to how and when previous records will be added to the system and how the system will be backed up.
- Diligently set up the EMR's required data fields. 📞



**MAG MUTUAL®**  
Because your patients come first.

INSURANCE • FINANCIAL SERVICES

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## In Practice. In Life.

### Did You Know You Have Cyber Protection?

Last year cyber liability coverage was automatically added to your MAG Mutual medical professional liability insurance policy upon renewal. It covers \$50,000, with a \$2,500 deductible.

The following is now covered:

#### Data Breach Response Includes:

- Forensic investigation
- Assistance with public relations
- Patient notification
- Third-party credit monitoring and identity restoration services

#### Defense Coverage Includes:

- Defense of a HIPAA violation, Red Flag, HITECH, or any other investigation conducted by a government agency resulting from a privacy breach.
- Defense for civil claims for wrongful or unauthorized electronic disclosure of financial or medical information.

Additional optional cyber liability coverage is available through the MAG Mutual Insurance Agency. For more information, call **Chip Goen** at **1-800-586-6891**. ☑

**Happy Holidays  
from MAG Mutual!**

## We Defend Good Medicine

Your company is committed to defending you and your fellow physician-insureds, and 2011 has been a great year: We've **won 92% of all trials taken to verdict**.

We are dedicated to supporting North Carolina's physicians. That doesn't just mean taking a case to trial; when an insured is facing litigation, we provide a true support network. We help a physician throughout the litigation process with our local, experienced claims staff, the best partner attorneys we can find from the community, and many other resources.

#### In Your Words

We often get letters from physicians or groups we've defended about their experience. In a recent letter to our attorneys, Robert R. Sterling, CPA, CMPE, Executive Director of Mid-Atlantic Women's Care, PLC said:

"I just wanted to drop you a quick note to say how impressed I was with you and your legal team... It was my first experience witnessing in person how a medical malpractice trial is conducted and I was in awe of how well prepared you and your team were and how you approached the questioning and analysis."

Something we want all of our physicians to say if they ever face a claim. ☑

## Loss-Free, Other Credits Coming Your Way

We are happy to announce upcoming reductions in your premiums, starting with **an increase to the credit available for loss-free physician policyholders** in North Carolina beginning with renewals effective on or after Nov. 1, 2011. Your loss-free credit will be based upon your loss-free years and will include loss-free years with other insurers. Other discounts include:

**Tort Reform Credit:** We are applying an additional 3% credit to all policyholders in recognition of recently enacted tort reform legislation.

**Separate Limit Organization Charge:** The surcharge for those policyholders who elect to purchase a separate limit for their professional corporation has been reduced for selected group sizes. The amount of the reduction will vary from 1% to 5%.

**New Doctor Discount:** We have increased the discount available to physicians. The discount is now 65% for the first year, 35% for the second and 15% for the third year. Previously, it was 50% for the first year and 25% in the second year.

**Shared Limit Certified Registered Nurse Anesthetists:** Now covered for no additional charge. ☑

## Did You Know You Have Cyber Liability Protection?



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Because your patients come first.

**We serve.**

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